



## *Frequently Asked Questions*

### **Flood Map Modernization**

[www.fema.gov/fhm](http://www.fema.gov/fhm)

**Q: What is Flood Map Modernization?**

**A:** Flood Map Modernization (Map Mod) is FEMA's approach to updating the Nation's flood hazard maps. Map Mod is transforming flood maps into a more reliable, easy-to-use, and readily available digital product. As a result of Map Mod, communities and their citizens across the country will have a better way to obtain flood hazard data, will be able to know their current flood risk, and will be able to use the information for sound construction and mitigation decisions.

**Q: Why do flood maps need to be updated?**

**A:** Reliable information about risks is the first step in preventing and reducing losses. Today, over two-thirds of the nation's flood maps are more than 10 years old and therefore may not portray the true flood risks. Up-to-date flood hazard data and maps support an actuarially sound flood insurance system, enable wise floodplain management, and increase the Nation's flood hazard awareness.

**Q: Who benefits from Flood Map Modernization?**

**A:** Everyone. An estimated 30 million Americans are at high risk from flooding, and almost every property is at some degree of risk to flooding. Community planners, local officials, builders, and developers use flood maps to make important determinations about where and how new structures and developments should be built. Insurance agents and lenders use flood maps to identify a property's flood zone and offer the proper protection. Home and business owners can use them to be better informed about their current flood risk and make more sound financial decisions about protecting their property.

**Q: How is Flood Map Modernization funded?**

**A:** Congress appropriated funding to update flood maps across the entire country. FEMA maintains a five-year planning horizon for Map Modernization. It is anticipated that during the five-year period from fiscal years 2004 to 2008, Congress will appropriate \$200 million per year. In some areas, State and local governments are participating in the funding as well.

**Q: Who determines what communities get mapped first?**

**A:** FEMA's plan, the Multi-Year Flood Hazard Identification Plan (MHIP), takes into account factors such as flood risk and anticipated funding, and provides a 5-year schedule and county-level budget for updating digital flood hazard data and maps. The MHIP utilizes input from States and FEMA Regional Annual Business Plans, and continual feedback from stakeholders. FEMA plans to update the MHIP twice a year and encourages feedback from mapping stakeholders. For more details, go to [www.fema.gov/fhm/mh\\_main.shtm](http://www.fema.gov/fhm/mh_main.shtm).

**Q: How old are the maps in Katrina-affected counties? Do they contain bad data? If they are old, when are they slated to be updated?**

**A:** The flood maps currently in place represent the risk of flooding at the time of the study, based on available technology, tools and modeling. The risk of flooding continues to change and technology continues to improve; as a result, new maps will provide a more representative picture of the flood risks today.

In Louisiana, the flood maps of the parishes surrounding Lake Pontchartrain range from 5 to 25 years old. All are in some phase of a flood map restudy, except for Tangipahoa Parish, which should be funded in FY06. In Mississippi, the coastal counties' maps range from 3 to 22 years old and are scheduled to receive updated flood maps. FEMA has issued new advisory flood elevations to guide rebuilding decisions in the meantime. In Alabama the two coastal counties' maps are 3 to 7 years old and a new preliminary flood study was just completed and is going through the review process.

**Q: How will Katrina affect the current and future studies?**

**A:** While some studies are temporarily on hold due to the hurricane, the goal is to continue them and stay within their planned timetable. Additional analyses may be needed as a result of Katrina, because the hurricane affected some areas in significant ways. If so, the scheduled release will be delayed in order to incorporate the new data.

**Q: Do map changes mean more property owners will have to buy flood insurance?**

**A:** Utilizing the latest mapping technology and improved modeling, the new flood hazard maps, known as Digital Flood Insurance Rate Maps (DFIRMs), will show the current flood risks. As a result, some buildings will be mapped into a higher risk zone; others will be mapped into a lower risk zone; and still others will have no change in zone, but their Base Flood Elevation (BFE) may change. The new elevations could affect decisions on how to add on to the structure. The percentage of structures affected and type of change will vary from community to community.

When buildings are mapped from a low- or moderate-risk zone to a higher-risk zone, most property owners with a mortgage will be required to purchase flood insurance when the new flood maps become effective and maintain coverage as long as they have a loan. The National Flood Insurance Program (NFIP) has "grandfathering" rules to recognize policyholders who already have a policy and maintain coverage or who have built in compliance with a flood map in effect at the time of construction.

When buildings are mapped from a high-risk zone to a moderate- or low-risk zone, there no longer is a Federal requirement to carry flood insurance when the flood maps become effective. However, the risk of flooding has not been eliminated, only reduced. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the map. Therefore, canceling or not renewing a flood insurance policy could have disastrous consequences, leaving the property owner with no insurance protection from future flood losses. If there is no change in risk, the property owner is still encouraged to talk with his or her insurance agent to learn more about specific risks and take steps to protect his or her building and contents.



# FEMA

Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and available through licensed insurance agents. Visit [www.floodsmart.gov](http://www.floodsmart.gov) to learn more about flood insurance.

**Q: What percentages of homes in the New Orleans area were protected by flood insurance?**

**A:** Based on U.S. Census data and the latest available NFIP Policy-In-Force data, approximately 40 percent of the housing units in Orleans Parish had flood insurance through the NFIP. Neighboring Jefferson Parish had a higher level of participation, around 60 percent. Across Lake Pontchartrain in St. Tammany Parish, approximately 50 percent of the housing units were covered by flood insurance.